

Plan Highlights

Group Basic Life and AD&D Insurance



Eligibility

Each Active, Full-time ME, MS, MFS Employee working 20 hours or more per week, except a full time member of the Armed Services, Leased Employee, Independent Contractor, member of the AFSCME, TME or TLEA Associations or any person employed on a temporary or seasonal basis.

Benefit Amount

Basic Life \$100,000

Basic AD&D \$100,000

Contribution Requirements

Coverage is 100% employer paid

Benefit Reductions Due to Age

Age	Original Benefit Reduced to
70	65%
75	50%

Terminates at retirement.

Guarantee Issue

\$100,000

Exclusions

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to receive a benefit.

AD&D Schedule of Benefits

For Accidental Loss of:	Amount Payable:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing	50%

Provisions

- OnCall Travel Assistance
- Conversion Privilege
- FMLA
- Waiver of Premium
- Bereavement Counseling
- Living Benefit Rider*

*In some states this is expressed as Accelerated Benefits, in others it is labeled Imminent Death Benefit.

This Plan Highlights is a brief description of the important features of the RSL insurance plan. It is not a certificate of insurance or evidence of coverage.

Insurance is provided under group policy form LRS-6564, et al.